

Table I.C.3.a(2008) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.1%	12.1%	19.1%	22.2%	20.6%	21.1%	17.7%	21.0%
Industry group **								
Agric., fish., forest.	35.5%*	.	.	.	.	.	11.3%*	45.6%*
Mining and manufacturing	20.3%	9.7%*	19.1%	20.6%	21.4%	21.1%	18.1%	21.0%
Construction	22.3%	15.1%	23.9%	27.0%	25.7%	12.6%	23.3%	20.5%
Utilities and transp.	21.1%	31.0%*	16.8%*	21.7%*	24.8%	19.7%	21.9%*	20.9%
Wholesale trade	18.7%	11.2%	17.7%	20.6%	19.0%	22.5%	17.8%	19.4%
Fin. svcs. and real estate	21.5%	6.4%	22.2%	22.9%	15.1%	25.0%	16.7%	22.9%
Retail trade	20.7%	19.0%	16.3%	25.0%	27.1%	18.1%	17.8%	21.8%
Professional services	17.5%	11.0%	16.3%	16.4%	17.1%	20.2%	14.6%	18.6%
Other services	22.4%	11.9%	21.9%	23.7%	27.5%	22.7%	19.1%	23.9%
Ownership								
For profit, incorporated	21.6%	12.7%	19.6%	24.6%	24.0%	21.9%	18.7%	22.9%
For profit, unincorporated	22.4%	14.2%	23.6%	25.8%	24.9%	23.4%	18.9%	24.3%
Nonprofit	14.5%	3.7%	10.2%*	12.8%	14.0%	17.6%	9.9%	15.3%
Age of firm								
Less than 5 years	22.0%	9.8%	23.5%	30.2%	25.6%*	24.0%*	19.7%	27.2%
5-9 years	22.8%	15.1%	24.3%	24.9%	32.3%	26.8%	19.6%	28.2%
10-19 years	19.5%	13.6%	20.3%	18.6%	23.3%	19.4%	18.8%	20.1%
20 or more years	19.6%	10.8%	17.2%	22.2%	19.4%	20.9%	16.6%	20.7%
Unknown	21.2%	.	.	12.1%	13.0%	21.6%	.	21.2%
Multi/single status								
2 or more locations	21.1%	13.8%*	23.5%	21.3%	20.4%	21.3%	22.8%	21.1%
1 location only	19.0%	12.1%	18.9%	22.4%	20.8%	18.0%	17.4%	21.0%
Percent full-time employees								
Less than 25%	16.0%	12.4%*	16.1%*	27.0%	28.5%	9.3%*	17.8%	15.5%
25-49 %	25.7%	10.1%*	25.1%	24.2%*	24.3%	31.2%	19.7%	28.1%
50-74 %	20.3%	11.9%	17.6%	22.9%	23.8%	20.5%	15.0%	22.3%
75% or more	19.9%	12.2%	19.1%	21.9%	19.6%	21.4%	18.0%	20.7%
Union presence								
No union employees	20.8%	12.3%	20.0%	22.5%	21.6%	23.1%	18.0%	22.4%
Has union employees	16.0%	3.7%*	5.8%*	17.5%	15.6%	16.8%	12.5%	16.3%
Unknown	21.0%	0.8%*	8.0%*	26.2%	19.2%*	21.5%	12.7%*	21.4%
Percent low wage employees								
50% or more low wage	23.8%	14.5%	21.4%	29.7%	25.7%	20.3%	20.0%	25.1%
Less than 50% low wage	19.4%	11.8%	18.7%	20.5%	19.0%	21.2%	17.3%	20.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.3.a(2008) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.53%	0.45%	1.68%	1.71%	1.47%	0.45%	1.05%	0.52%
Industry group **								
Agric., fish., forest.	11.45%*	.	.	.	.	.	3.98%*	14.54%*
Mining and manufacturing	1.35%	3.35%*	3.73%	2.66%	2.53%	1.16%	2.80%	1.11%
Construction	3.28%	3.98%	6.42%	4.14%	5.87%	3.53%	3.84%	3.44%
Utilities and transp.	2.29%	9.43%*	5.22%*	9.52%*	4.14%	1.53%	7.52%*	2.66%
Wholesale trade	1.66%	2.72%	4.99%	2.41%	3.07%	2.60%	3.75%	1.74%
Fin. svcs. and real estate	1.02%	1.49%	5.97%	4.03%	3.06%	1.19%	3.50%	0.70%
Retail trade	0.78%	3.84%	4.29%	3.59%	4.04%	1.65%	1.19%	1.77%
Professional services	0.69%	1.15%	1.90%	1.98%	2.62%	0.99%	0.90%	0.77%
Other services	0.68%	0.89%	2.45%	2.47%	3.10%	1.40%	1.84%	1.34%
Ownership								
For profit, incorporated	0.67%	1.07%	1.64%	1.93%	1.46%	0.63%	1.20%	0.69%
For profit, unincorporated	1.44%	2.16%	4.38%	3.41%	3.97%	2.58%	2.22%	2.71%
Nonprofit	0.90%	0.70%	5.68%*	2.53%	3.13%	1.26%	2.13%	1.05%
Age of firm								
Less than 5 years	1.84%	2.05%	6.39%	3.45%	9.38%*	7.48%*	2.72%	3.23%
5-9 years	1.45%	0.59%	4.35%	3.57%	4.50%	5.63%	1.84%	3.26%
10-19 years	1.02%	0.90%	2.65%	2.75%	3.93%	2.69%	1.35%	2.12%
20 or more years	0.69%	1.16%	2.64%	1.65%	1.42%	0.86%	1.42%	0.74%
Unknown	0.88%	.	.	3.47%	2.10%	0.87%	.	0.88%
Multi/single status								
2 or more locations	0.49%	5.14%*	5.00%	2.74%	1.62%	0.57%	2.43%	0.49%
1 location only	0.95%	0.46%	1.50%	1.89%	2.14%	1.92%	1.07%	1.38%
Percent full-time employees								
Less than 25%	3.31%	4.02%*	7.69%*	4.75%	4.40%	3.20%*	5.14%	3.33%
25-49 %	2.56%	3.96%*	6.31%	8.45%*	3.66%	1.70%	3.56%	2.77%
50-74 %	0.91%	2.08%	2.83%	3.66%	2.54%	1.33%	1.40%	0.96%
75% or more	0.62%	0.57%	1.66%	1.49%	1.58%	0.52%	1.15%	0.59%
Union presence								
No union employees	0.74%	0.45%	1.66%	1.70%	0.96%	0.83%	1.08%	0.86%
Has union employees	1.41%	2.49%*	4.88%*	4.94%	4.62%	1.04%	3.68%	1.55%
Unknown	1.77%	2.55%*	6.67%*	6.71%	5.84%*	1.76%	6.15%*	1.69%
Percent low wage employees								
50% or more low wage	1.59%	2.85%	3.22%	4.94%	2.00%	1.44%	3.10%	1.99%
Less than 50% low wage	0.47%	0.58%	1.61%	1.61%	1.70%	0.48%	1.01%	0.38%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.